




**SO ORDERED.**

**SIGNED this 8th day of July, 2015.**

  
 BENJAMIN A. KAHN  
 UNITED STATES BANKRUPTCY JUDGE

C-13-7a  
 (Rev. 01/12)

UNITED STATES BANKRUPTCY COURT  
 MIDDLE DISTRICT OF NORTH CAROLINA

In Re:  
 Loretta P. Railey  
 P O Box 215  
 Kittrell, NC 27544

SS# xxx-xx-4999

ORDER CONFIRMING PLAN  
 CHAPTER 13

Case No. B-15-80371 C13D

Debtor(s)

This case came before the Court, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and IT APPEARING to the Court as follows:

- I. The Trustee in this case is Richard M. Hutson II, Standing Trustee, Post Office Box 3613, Durham, North Carolina 27702;
- II. The attorney for the Debtor(s) is Donald D. Pergerson;
- III. Under the final plan (the "Plan") as proposed:

**A. Plan Payments**

- 1. The Debtor(s) is/are to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the Plan and this Order;
- 2. The monthly plan payment to the Trustee is \$166.00 beginning 5/14/2015;

**B. Administrative Costs**

- 1. **Attorney Fees.** The Attorney for the Debtor(s) is allowed the base fee of \$3,700.00. The Attorney has received \$0.00 from the Debtor(s) pre-petition and the remainder of the base fee will be paid by the Trustee as funds are available.
- 2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

ltp

**C. Priority Claims**

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

1. Internal Revenue Service
2. North Carolina Department of Revenue
3. Vance County Tax Collector

**D. Secured Claims****1. Secured Claims To Be Paid In Full - Personal Property**

Creditor & Property	Claim Filed (Y/N)	Claim Amount	Monthly Payment	Interest Rate	AP Payment
Title Max 2007 Ford truck	N	Unknown	\$74.57	5.25%	\$39.00
Schewels Furniture Consumer goods	Y	\$661.98	\$16.59	5.25%	\$0.00

**E. General Unsecured Claims Not Separately Classified.**

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is 0%.

**F. Special Provisions****STATE EMPLOYEES CREDIT UNION ("SECU")**

The claim of SECU is secured by a share account having a balance of \$26.47. The automatic stay is hereby modified pursuant to 11 U.S.C. §362 to permit SECU to apply the share account securing the claim as a setoff in accordance with 11 U.S.C. §553, leaving an allowed unsecured claim in the amount of \$1,766.14.

- G.** The Debtor(s) will pay **THE GREATER OF** the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing long term debts, **OR** a **minimum** of **36** monthly plan payments, with the plan to be reviewed in six (6) months and periodically thereafter for plan payment adjustments;

- H.** The terms and provisions of the Standing Order dated **May 28, 2015**, are incorporated in this Order and are available on the Court's website at **www.ncmb.uscourts.gov**.

- I.** **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

**ORDERED** that the Plan is confirmed.

**END OF DOCUMENT**

PARTIES TO BE SERVED

PAGE 1 OF 1

B-15-80371 C-13D

RICHARD M. HUTSON, II  
STANDING TRUSTEE  
P.O. BOX 3613  
DURHAM, NC 27702-3613